GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1701
ANSWERED ON:10.03.2017
MUDRA Loan
Jena Shri Rabindra Kumar;Sreeramulu Shri B.;Venugopal Shri K. C.

Will the Minister of FINANCE be pleased to state:

(a) the details of the achievements of the MUDRA scheme along with the positive impact of the scheme on the MSME sector;
(b) whether Mudra Banks have disbursed below Rs. 2000 crore to banks and micro finance institutions so far out of Rs. 20000 crore corpus;
(c) if so, the details thereof and the reasons therefor; and
(d) the details of beneficiaries under the MUDRA scheme and the number out of them being Start Up MSME's, state/UT-wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) Rs. 249775.31 crores worth of loans have been disbursed to 6.53 crore borrowers under Pradhan Mantri Mudra Yojana (PMMY) since 8th April 2015 till 03rd March 2017.
The PMMY has facilitated various changes in the landscape for lending to the Micro Small and Medium Enterprises (MSME) sector. These, inter-alia include, increased access to credit for the informal sector, facilitating timely working capital through Mudra Credit Card, helping build up credit histories of a large number of individual borrowers, reduced cost of credit to borrowers of Micro Finance Institutions (MFIs) and Banks through refinance, supporting banks and MFIs to increase credit off-take to small and first time businesses through credit guarantee etc.

(b) &(c) Micro Units Development & Refinance Agency (MUDRA) Ltd has so far drawn Rs. 6,250 crore from Priority Sector shortfall and extended refinance of Rs.4801.06 crore (Rs.3494.81 crore to Public Sector Banks, Rs.339.25 crore to Regional Rural Banks and Rs.967 crore to MFIs.) out of this.
(d)The details of borrowers (state/UT-wise) under PMMY are annexed. Data in respect of Start Up MSME is not maintained.
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Annexed
State/UT wise beneficiaries under Pradhan Mantri Mudra Yojana

Sl. No.	State name	2015- 16	2016- 17 (as on 03.03.2017)	Total
1	Andaman and Nicobar Islands	24719	2885	27604
2	Andhra Pradesh	795688	496605	1292293
3	Arunachal Pradesh	4625	5560	10185
4	Assam	427272	679486	1106758
5	Bihar	2451439	2896064	5347503
6	Chandigarh	22605	12822	35427
7	Chhattisgarh	639711	673765	1313476
8	Dadra and Nagar Haveli	1236	929	2165
9	Daman and Diu	1109	695	1804
10	Delhi	394388	176286	570674
11	Goa	45471	24745	70216
12	Gujarat	1086407	788278	1874685
13	Haryana	745535	606693	1352228
14	Himachal Pradesh	85564	70605	156169
15	Jammu and Kashmir	57974	76990	134964
16	Jharkhand	872868	780734	1653602
17	Karnataka	4459609	3194582	7654191
18	Kerala	830411	762165	1592576
19	Lakshadweep	740	414	1154
20	Madhya Pradesh	2511191	2195822	4707013
21	Maharashtra	3535065	2608372	6143437
22	Manipur	24021	14233	38254
23	Meghalaya	19151	17075	36226

24 Mizoram 7772 5793 13565
25 Nagaland 5134 4745 9879
26 Odisha 2343261 2055223 4398484
27 Pondicherry 82866 108244 191110
28 Punjab 653973 739640 1393613
29 Rajasthan 1159819 893615 2053434
30 Sikkim 6889 15578 22467
31 Tamil Nadu 4781567 4373825 9155392
32 Telangana 400761 195592 596353
33 Tripura 68146 72560 140706
34 Uttar Pradesh 3345382 2859027 6204409
35 Uttarakhand 360007 239747 599754
36 West Bengal 2628548 2802101 5430649
Total 34880924 30451495 65332419